



## VISION SERVICE PLAN (VSP) - GENERAL FAQs

### 1. What is the Group Number, phone number and website address for VSP?

VSP, Group #00105558-01  
1/800/877-7195  
[www.vsp.com](http://www.vsp.com)

### 2. What are the VSP Benefits?

Your VSP plan provides one eye exam in a 12-month period, necessary lenses and frames in a 12-month period. There is a \$10 deductible for the exam and a \$25 deductible for frames and lenses. Visit VSP's web site for more details on your benefits.

When you visit a VSP network doctor, the frame you choose is covered up to \$120. Plus, 20% off any out-of-pocket costs.

If you decide not to see a VSP doctor, you'll receive a lesser benefit and typically pay more out-of-pocket. We advise you call VSP (800- 877-7195) before you see a provider not in the VSP network.

### 3. Will VSP replace lost or broken glasses?

If it has not been 24 months since you used your lens and frame benefit you will not be able to receive additional lenses or frames due to breakage or loss.

### 4. Do I have to enroll in the VSP Plan if I already have vision coverage?

Yes, Vision coverage is mandatory for all employees, per Board resolution and all labor agreements.

### 5. What are the dependent eligibility requirements?

Eligible dependents include husband or wife, domestic partner, and unmarried dependent children until their 26th birthday.

## **6. When can I enroll my dependents on my VSP Plan?**

Newly acquired dependents, (birth, adoption, marriage) can be added to your vision plan within 60 days of the date of the event. You can also enroll dependents during the annual open enrollment period.

## **7. When can I delete dependents from my VSP Plan?**

Dependents can be deleted when they lose eligibility (age 26, loss of dependent status, divorce, etc), or during the annual open enrollment period.

## **8. My spouse was just hired by the County. Can I delete him/her from my VSP Plan?**

Yes. Under these circumstances you do not have to wait for open enrollment.

## **9. If I terminate County employment when will my VSP coverage end?**

Vision coverage ends the end of the month following the month in which you terminate. Example: Employee terminates August 12, vision coverage ends September 30.

## **10. Can I continue my coverage after employment?**

Yes. You can continue coverage for yourself and dependents for a maximum of 18 months through a federal law called COBRA, unless you have comparable group coverage available to you through another employer. The cost of coverage will be the monthly cost of insurance plus 2%.

## **Is COBRA coverage available to my dependent who is no longer eligible for my VSP plan?**

Yes. COBRA coverage will normally be available for a maximum of 36 months. The cost for coverage is the monthly cost of insurance plus 2%.

### **11. How do I find out more about COBRA?**

For general questions regarding eligibility and costs you can contact Risk Management at ext. 5007. If you or a dependent is losing coverage you will automatically receive COBRA information from the Auditor-Controller's Office. It is always advisable to notify the Auditor's Office of your interest in COBRA coverage and to confirm they have your correct mailing address.

### **12. What do I do if I have a complaint/grievance regarding VSP or a VSP network provider?**

View the Grievance Process to learn how you can submit a grievance to VSP.